# Career Transition Center

George P. Shultz
National Foreign Affairs
Training Center
U.S. Department of State

# CTC NEWSLETTER

# NOVEMBER 2006



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"You have brains in

your head.
You have feet in your shoes.
You can steer yourself any direction you choose.
You're on your own.
And you know what you know.
And YOU are the guy who'll decide where to go."

- Dr. Seuss, OH, THE PLACES YOU'LL GO!

# THE NEW RETIREMENT PART TWO — WHERE IS HOME?

- Report on a presentation by Jan Cullinane and Cathy Fitzgerald, the authors of THE NEW RETIREMENT: THE ULTIMATE GUIDE TO THE REST OF YOUR LIFE, at a Smithsonian Resident Associates event in April 2006



In April 2006 the Smithsonian Resident Associates offered an event called "The New Retirement." The presentation was done by Jan Cullinane and Cathy Fitzgerald, the authors of THE NEW RETIREMENT: THE ULTIMATE GUIDE TO THE REST OF YOUR LIFE (Rodale, 2004, \$19.95). Cullinane and Fitzgerald also made presentations at the Live South Real Estate Show in Reston, Virginia, in September 2006.

In the October *Newsletter*, we briefly summarized their introduction to the types of homes that will be available to us in our "mature" years. In this edition of the *Newsletter* we will discuss their recommendations for choosing the location of that home.

#### A Choice of Locations?

The first topic Cullinane and Fitzgerald tackled in the Smithsonian presentation was whether to have more than one home. Their pro's and cons included:

- More than one home gives retiree multiple groups of social support
- It may be difficult to ease into social groups when not around 12 months of year
- It is tough to devote a limited income to more than one home

Cleaning, maintenance, and management of two homes are time consuming

According to the authors, 85% of second homes are bought within 200 miles of the primary home. They also claim that more than one third of the homes sold in the DC area are second homes. They even described some examples of places for second homes in the DC area:

- The Peninsula in Millsboro, DE www.peninsuladelaware.com
- Bayside in Selbyville, DE www.livebayside.com
- Heritage Shores in Bridgeville, DE www.activeadultliving.com/DE/ delaware.htm
- Coastal Club in Lewes, DE www.delwebb.com/Homefinder/ ComingSoon
- GlenRiddle in Berlin, MD www.glenriddle.com
- Will O' the Wisp in Oakland, MD www.willothewisp.com



"I may not have gone where I intended to go, but I think I have ended up where I intended to be."

- Douglas Adams, American Cartoonist

#### Relocation?

An AARP study, "Aging, Migration, and Local Communities: The Views of 60+ Residents and Community Leaders," substantiates Cullinane and Fitzeralds's claims. The study revealed that nine out of ten age 60+ retirees stay in the same geographical region when they retire. Their reasons included they want to stay near family, moving was never a consideration, they like

their home and want to stay. The main reasons for moving were to find better weather and be closer to family. The study did find that those who moved were slightly more satisfied that those who had not.

"Thanks to the Interstate Highway System, it is now possible to travel from coast to coast without seeing anything."



- Charles Kuralt, American Reporter

#### **Criteria for Site Selection?**

Next, Cullinane and Fitzgerald talked about identifying a location for your "retirement" home or homes. They agreed with *The New York Times* article that one very popular option is to stay where you were living before retirement. Others move to places where they have frequently spent their vacations. The authors listed the characteristics of a good and successful retirement location determined by a subscriber survey in *Where To Retire* magazine:

- Friendly, like-minded neighbors
- Friends, relatives in area
- Low crime rate
- Active, clean, safe downtown
- Active social and cultural environment
- Commercial airport nearby
- Mild climate
- Scenic beauty nearby
- Good recreational facilities
- Full or part-time employment available
- College town with adult education available
- Good hospitals nearby
- Availability of Continuing Care Retirement Communities (CCRC) that offer graduated care options over time

- Low tax rate, cost of living, housing
- No state income tax

The AARP Magazine had a similar list in their May-June 2003 issue: "Checklist: 20 Ways to Pick the City That's Best for You" by Timothy Hass (http:// www.aarpmagazine.org/travel/Articles/ a2003-03-26-mag-checklist.html). That checklist also includes public schools, libraries and bookstores, religion and spirituality, local festivals, restaurants, cell phone coverage, and a Starbucks store locator! The best part about the AARP checklist is that the online version has hyperlinks to more information on all the items on it. Did you know that in 2005 the Mary Riley Styles Public Library in Falls Church and the Poquoson Public Library in Poguoson tied for best libraries in Virginia, both winning a 98% score on Hennen's American Public Library Ratings? And did you know that there are at least 19 Starbucks in Arlington, VA?

In a 2005 article on "How To Find A Place Research! To Retire" by Holden Lewis, Bankrate.com listed similar criteria (http:// www.bankrate.com/brm/news/realestate/20051020a1.asp) and stressed that we should realize that our needs may change as the years pass. They also cautioned us to beware of multiple ill-considered — and money-wasting changes.

In CLAIMING YOUR PLACE AT THE FIRE: LIVING THE SECOND HALF OF YOUR LIFE ON PURPOSE (Berrett-Koehler Publishers, Inc., 2004), Richard Leider and David Shapiro advise us to consider more than physical comfort in making a site selection: "A sense that we ... are seen by others, that our contributions •

matter, that we are making a difference and touching people's lives plays an even more vital role in helping us to feel like we're where in the world we belong." The questions they recommend asking yourself include:

- "What sort of physical environment helps me to feel most at home?
- What opportunities are available for me to express my calling through work in this community?"

They emphasize the traditional reasons for calling a place home — the place you are most needed and the place where your needs are best met.



"A person travels the world over in search of what he needs and returns home to find it."

- George Moore

To help you narrow your search for The Perfect Retirement Location for you, we have listed several excellent resources in the "Editor's Notes" section of this newsletter.

Websites for site selection can be useful. Many quiz you and produce results based on the preferences indicated in your results. The areas of preference usually include some of these:

- Weather
- Culture
- Education
- Medical
- Transportation
- Recreation

- Geography
- Demography
- Religion
- Housing cost
- Economy (including jobs)

These quizzes may reveal some important details you had forgotten to consider—medical care, for example. The quiz results may also include perfect matches that you had not considered. What these tools often fail to consider are where your family and friends live and any locations outside the U.S. If you take some of these quizzes, encourage your Significant Other to take them, too. Comparing your results can be very interesting, if not surprising!

Once you have narrowed your search a bit, Cullinane and Fitzgerald recommended taking your research on the road. "Discovery" tours are offered by many master-planned communities. These tours often include discounted accommodations, tours of the surrounding area, free golf games, and – most important – interaction with people who live there. During those visits, the authors suggest that you also do a little side research on:

- what's going on in the surrounding area or neighborhood?
- does the builder have a good track record?
- do the homes feature "universal design" standards? (see the October newsletter for a definition of "universal design")
- what are the demographics of the community? (For example, if you are single, are there other singles?)
- what activities does the community or the city offer?

Whether you are researching a "master planned" community or just a new location, they recommended that you visit the location in different seasons, regularly read the local newspapers and magazines, and check out the local yellow pages.

A good place to begin your research on a specific location is the overall economic profile of the place. Good sources for that info are city/county government websites and Chamber of Commerce websites.

"I don't wanna live in a city where the only cultural advantage is that you can make a right turn on a red light."



- Woody Allen

#### A JSP Grad's Journey

Here is an account of this type of research from a JSP Grad who retired in 2001:

"...everyone, absolutely everyone, asks why I decided to retire in El Paso, Texas. The answers are varied and simple.

"I like sun and blue sky, dry climate, four seasons but limited snow and ice. I enjoy a "Latin" flavor in my culture and surroundings, inexpensive, a small city ... with a big town atmosphere, and the people here are quite open and friendly.

"I was fortunate to find a house/home before my last tour in the foreign service in a neighborhood where there is a real sense of community. People where I live

talk to one another quite a bit; socialize by inviting neighbors to their homes for drinks, dinner, or just to chat; and they really help one another out.

"There is little 'international' orientation here, if you don't count border issues, so, in many respects, the contrast between living here and a place like Washington, DC is stark. But for me, the contrast has been muted and the transition tempered by signing up for the WAE program. ..... By taking advantage of offers through WAE ..... I feel that I still am a part of an international community where my skills and experiences are useful and appreciated. But, at the same time, it allows me ample time, when back in El Paso, to enjoy being part of a stable community which I now call home. Trying for the best of both worlds, I suppose.

"My one key word of advise for those contemplating retirement is to begin planning well in advance, particularly with regard to determining where you want to settle down. For many, that may be a 'no brainer' since they may already be firmly locked into the DC area, or committed to family ties, etc. But I have served with many foreign service personnel who had no definite ties or commitments with regard to a given location.

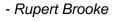
"I have family living all over, and I am not particularly fond of the DC area. So,... I began using my home leaves early in the 90s to travel extensively around the country, not only to visit relatives and friends, but also to become acquainted with regions and communities where I thought I might wish to settle down.

"I had thought of waiting until the very end before making a final decision and actually buying a home. That has its advantages. In my case, however, I found that by pacing myself, I avoided building pressures, post-retirement, to find a place so I could stop living like a gypsy. In my travels ... I had rejected a couple of locales once becoming more familiar with them, for one reason or another.

"As it turns out, I had pretty well narrowed my search to the Southwest by my last home leave. While visiting friends in El Paso who had several acquaintances in the real estate business, I came across what was, for me, the perfect house in the perfect neighborhood. Turns out, the house had been on the market for some time and the sellers in a bargaining mood. That helped a lot in negotiating a very affordable price and, again, not waiting to post-retirement, I felt less pressure to 'do the deal.' Ditto for finding the best mortgage arrangements.

"I also found out that, by knowing exactly where I would be going after my last tour, that I could better plan my travel and delivery arrangements."

"Cities, like cats, will reveal themselves at night."





#### **Locations Recommended**

In their book Cullinane and Fitzgerald report the results of a 2002 survey by Harris Interactive, a market research company. Asked in which state they would most like to live, adults answered:

- 1. California
- 2. Florida

- 3. Hawaii
- 4. Colorado
- 5. North Carolina
- 6. Arizona
- 7. Tennessee
- 8. New York
- 9. Washington
- 10. Oregon
- 11. Montana
- 12. Virginia & Alaska (tied)
- 13. Texas
- 14. Georgia



"Unless you move, the place where you are is the place where you will always be."

- Ashleigh Brilliant

In their Smithsonian presentation, the authors showed us some lovely slides of their favorite locations:

#### Asheville, NC

- Scenic mountains
- Small town with big city amenities
- Single friendly
- Great summer golf

Research Triangle (Raleigh, Durham, Chapel Hill), NC

- 3 University towns
- One of most educated populaces in the U.S.
- 4 mild seasons
- Outstanding medical centers
- Close to mountains and ocean

Bald Head Island, NC - www.baldheadisland.com

- 10,000 of the island's 12,000 acres are part of nature preserve
- Access by boat only

- No cars allowed, only golf carts, bicycles, etc.
- Quiet

#### Wilmington, NC

- Airport, beach, city all close together
- Historic, attractive
- College town
- Fast growing, prosperous
- In nearby Brunswick County, there are some very nice master-planned communities being built

Daniel Island in Charleston, SC - www.danielisland.com

- New island community
- Close to historic parts of Charleston
- Airport and university in nearby Charleston

#### Aiken, SC

- Small town with big city art and culture
- Horse-friendly
- Mild climate
- Inland (away from hurricanes)
- City is designated an arboretum

Reynolds Plantation in Greensboro, GA - www.reynoldsplantation.com

- Between Atlanta and Augusta
- 10,000 acres with 80 miles of lakefront
- Ritz Carlton hotel in development
- Golfing
- Remote to retail but growing quickly
- Includes Flagler County which is fastest growing county in the U.S.
- Fast access to highway
- Affordable housing; variety of types
- Few Snow Birds
- Mayo Clinic in Jacksonville

#### Sarasota, FL

- Cultural center of Florida
- Nice beaches with public access and parking

- Diverse housing options
- Great airport

#### Port Ludlow & Port Townsend, WA

- Quaint, Victorian, bayside towns
- ½ hour ferry ride or drive to Seattle
- Snow-capped mountains

#### Prescott. AZ

- 100 miles northwest of Phoenix
- Lakes
- Cool summers!

#### Santa Fe, NM

Very pedestrian friendly

#### Baja, Mexico

- Booming real estate market Lots of U.S. developers building there now
- 800 mile peninsula with several good airports
- Laid-back atmosphere

The authors recommended other retirement locations outside the USA:

- Canada
- Costa Rica
- Mexico

All of these locations are described in detail in their book.



"In contrast to how a child belongs in the world, adult belonging is never as natural, innocent, or playful. Adult belonging has to be chosen, received, and renewed. It is a lifetime's work."

- John O'Donohue, ETERNAL ECHOES: CELTIC REFLECTIONS ON OUR YEARNING TO BELONG

#### **EDITOR'S NOTES**

#### **Site Selection Resources**

There are lots of resources to help you decide on a location for your retirement Dream Home.



#### Magazines:

#### Business 2.0

 publishes an annual list of the best job markets (see "10 Hot Cities for Job Growth" in May 3, 2006 issue)

#### BusinessWeek—www.businessweek.com

Publishes an annual list of best places to retire

#### Forbes—www.forbes.com

- publishes several interesting lists of best cities for business and careers, for most over-priced, and even the best places to die!
- Forbes' website even has a section labeled "Lists."

#### Fortune —www.fortune.com

publishes an annual list of the best places to retire

#### Kiplinger's—www.kiplinger.com

 publishes a list of "Smart Places To Live" every year (see the June 2006 issue for the latest)

### *Money*—http://money.cnn.com/magazines/moneymag

 offers a variety of best lists: places to live, fastest job growth, biggest earners, most educated, and more

### Site Selection Magazine—www.siteselection.com

primarily focused on selecting sites for

businesses

 publishes an annual list of top state business climates

Where To Retire—
www.wheretoretire.com

"After endless days of commuting on the freeway to an antiseptic, sealed-window office, there is a great urge to backpack in the woods and build a fire."



- Charles Krauthammer

#### Organizations:

AARP—www.aarpmagazine.org

 For the latest, see their July—August 2006 issue

Partners for Livable Cities—www.mostlivable.org

- a national nonprofit group
- publishes lists of the most livable small, medium, and large cities every 10 years.

Chamber of Commerce Directory – www.chamberofcommerce.com/



"That's the news from Lake Wobegon, where all the women are strong, the men are good-looking, and all the children are above average."

- Garrison Keillor, A Prairie Home Companion

#### Books:

Armstrong, Elizabeth

AMERICA'S 100 BEST PLACES TO

RETIRE (Third Edition)

Vacation Publications, 2002

Bland, Warren

RESTYLE: 60 OUTSTANDING PLACES ACROSS THE USA AND CANADA

Next Decade Inc., 2005

Grey House Publishing

AMERICA'S TOP-RATED CITIES, 2006:

A STATISTICAL HANDBOOK

Grey House Publications 13<sup>th</sup> edition

Grey House Publications, 13<sup>th</sup> edition, 2006

Savageau, David

RETIREMENT PLACES RATED: WHAT YOU NEED TO KNOW TO PLAN THE RETIREMENT YOU DESERVE (Sixth Edition)
Frommers, 2004

Sperling, Bert

CITIES RANKED & RATED: YOUR GUIDE TO THE BEST PLACES TO LIVE IN THE U.S. & CANADA John Wiley & Sons, 2004



"The axis of the earth sticks out visibly through the centre of each and every town or city."

- Oliver Wendell Holmes, Sr.

#### Online Resources:

Bankrate.com – www.bankrate.com

· Offers free cost of living statistics for

U.S. cities that also allows comparisons

CityRating.com – www.cityrating.com

 Offers free cost of living statistics for U.S. cities that also allows comparisons

CNN Money – http://money.cnn.com/best/bpretire/

- Slick research tool to help you find the best place to retire. Enter your priorities on weather, affordable housing, low crime rate, proximity to major airports, etc.; then you receive a list of cities that meet your priorities.
- You can receive a "Statistical Snapshot" on each city which includes statistics on weather, financial, housing, leisure, culture, travel, health, and more.

ePodunk, The Power of Place – www.epodunk.com

Escape Artist—www.escapeartist.com/retirement/havens.htm

For those who want to retire overseas

Find Your Spot – www.findyourspot.com

- Similar format as CNN Money
- Plus each location recommended comes with general information, photos, climate data, real estate and job connections!

HomeFair.com – www.homefair.com/calc/salcalc.html

Also includes cost of living for some foreign cities

Monster Moving – www.monstermoving.com

Online marketplace for relocation information, services and moving-

related decision support tools

Moving.com – www.moving.com

 Offers statistics for U.S. cities that also allows comparisons

Neighborhood Scout = www.neighborhoodscout.com

 A "real estate resource center" which allows you to search for places to live by location or other criteria

Realtor.com – www.homefair.com

- Site of National Association of Realtors
- Offers a "salary" calculator which is really a cost of living calculator

Retirement Living Information Center – www.retirementliving.com

Sperling's Best Places – www.bestplaces.net

- Similar criteria to other sites for sorting the best place for you
- Does include lists of the best and worst cities for various subjects.
- Offers good tool to compare economy, housing, health, crime, education, climate, transportation, etc. in 2 cities (incl. number of Starbucks in each!)



"The common characteristics of people make a community possible, but it is their uncommon qualities that make it better."

- John H. Fischer

#### **JSP Graduates**

Of the JSP Graduates who responded to

our survey in June 2006, approximate 67% are living in the DC area! This number may be so large due to the fact that many of the graduates who subscribe to our job leads service are still working and the DC job market has been very good for several years now.

The most popular regions of the country (please forgive the very loosely defined groupings!) were:

DC area (DC,MD,VA)	67%
West/Northwest (CA, OR, WA)	7%
Southeast (AL, FL, NC)	7%
West/Southwest (CO, TX, NM, AZ	<u>z</u> ) 4%
Northeast (ME,MA,NJ,NY,PA,VT)	4%
Midwest (IL,IN,MN,MO,OH,WI)	3%
Offshore (HI, VI)	2%

The most popular states among the JSP Grads were:

Virginia	50%
Maryland	10%
Washington, DC	7%

Only 4% of the JSP Graduates who responded to our survey in June 2006 were living outside the United States. Their countries of residence included:

- Angola
- Ecuador
- France
- Hong Kong, China
- Portugal
- South Africa
- Spain

"When you come to a fork in the road, take it."



- Yogi Berra, baseball hero

#### **JOB LEADS**

If you are thinking of relocating and you want to work in the new relocation, you will need to do some



research on the job market in that location. There are many tools available for this research.

#### **BizJournals**

If your new location is a fairly large city, you can subscribe to a local online business journal — for free! Bizjournals is the online media division of American City Business Journals, which publishes 41 metropolitan business print newspapers in the United States. For each of those newspapers, it also offers a website.

Albany	Albuquerque
Atlanta	Austin
Baltimore	Birmingham
Boston	Buffalo
Charlotte	Cincinnati
Columbus	Dallas
Dayton	Denver
East Bay	Greensboro
Honolulu	Houston
Jacksonville	Kansas City
Louisville	Memphis
Milwaukee	Minneapolis/St. Paul
Nashville	Orlando
Philadelphia	Phoenix
Pittsburgh	Portland
Raleigh/Durham	Sacramento
San Antonio	San Francisco
San Jose	Seattle
South Florida	St. Louis
Tampa Bay	Washington

They will send you updates for the cities

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Wichita

you select every working day. Each has the latest business news, job listings, and even networking events. Go to www.bizjournals.com to subscribe.



"We keep moving forward, opening new doors, and doing new things, because we're curious and curiosity keeps leading us down new paths."

- Walt Disney

#### **Chambers of Commerce**

Chambers of Commerce are excellent sources of information about the job market in a new location. You can find the chambers of your possible locations on the U.S. Chamber of Commerce's website, www.uschamber.com.

On the website, look for an economic or business profile to read about the major businesses and industries. Sometimes, that is found in a section called "Economic Development." Also search for an economic "forecast" or "indicators" as well as "emerging industries." Many chamber websites have a list of major employers and the best ones have hyperlinks to those companies' websites. They may also offer information and resources to people thinking of starting a small business there.

On most chamber websites, there is a section for job information. It could also be called employment or workforce infor-

mation. Look for employment by industry, average income statistics, and salary surveys. Some chamber websites will connect you with one or more of the following:

- local and/or state employment commissions
- local newspaper's job advertisements
- big job board's (like Monster.com) listing of jobs for that location

If you don't immediately see that information, try the section for newcomers. The newcomers section will probably have cost of living, taxes, and real estate information, too. If the employment section did not have a connection to the local newspaper, then the newcomer's section probably will. It may also have lists of community organizations and activities. And, in that section, you can also order a newcomer's information kit.



"I have a trunk containing continents."

- Beryl Markham, Kenyan aviator

#### **Local Government**

No matter what their size, many cities, towns, and counties in the United States have a website. Look first for a section entitled "economic development" or something similar. That section should have information about the local economy and businesses in the town, including a link to the local chamber of commerce's website. It may also have guidance on starting a small business.

Many local government websites provide

information on employment — and unemployment — statistics. They will probably also have connections to local resources to help citizens in their job searches — career centers, employment commissions, community organizations, educational opportunities, and more.

The local government website may also offer information on taxes, real estate, cost of living, and the local transportation system.

#### **Employment Commissions**

State and local employment commissions in the United States now offer a variety of services for job seekers. These services are often free and can include:

- Classes and seminars; information on other educational opportunities
- Computers with internet access, faxes, telephones, and workspace
- Counseling
- Lists of local job openings and job fairs
- Profiles and contact Information on local employers
- Links to job boards and other helpful community organizations

"A city has values as well as slums, excitement as well as conflict, a personality that has not yet been obliterated by its highways and gas stations."



- Charles Abrams

# ATTENTION JSP GRADS!

#### JSP Follow-up Meetings



All JSP graduates of the October 2006 and previous classes are invited to attend follow-up meetings in November to discuss progress on your job search, share experiences and advice, and enjoy each other's company.

- Tues., Nov. 7, 10am, Rm E-2118
- Tues., Nov. 21, 10am, Rm E-2118



"There is nothing like returning to a place that remains unchanged to find the ways in which you yourself have altered."

~Nelson Mandela, former President of South Africa

# Message to CTC clients still receiving this newsletter by mail:

You all could receive the CTC Newsletter much faster by e-mail than by snail mail! Added benefits are sparing innocent trees from destruction and saving a few dollars for the U.S. taxpayer. If you have an e-mail address, please let us know! Send your e-mail address to pittsa@state.gov and we will send the newsletter to you via e-mail every month.

### Message to CTC clients who want to subscribe to the newsletter ONLY:

The newsletter is also available on our web page. Go to www.state.gov/m/fsi/tc:

- select "Career Transition Center"
- select "CTC Services"
- select "Newsletters"

We usually have the last 12 newsletters posted on that page.

"One doesn't discover new lands without consenting to lose sight of the shore for a very long time."



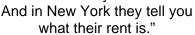
- Andre Gide

## Message to CTC clients who now subscribe to the newsletter and job leads:

Our subscription list now includes more than 1,000 names! When we send a job lead to that many clients, your computer may recognize it as spam and delete it immediately. To avoid missing an important lead, try including your editor's name and address in your Personal Address book (Amy Pitts, pittsa@state.gov) and telling your computer to accept e-mails from her.

"In Washington, the first thing people tell you is what their job is.

In Los Angeles you learn their star sign.
In Houston you're told how rich they are.



- Simon Hoggart, British journalist

#### **JOB FAIRS**

The next CTC Job Fair will be held at FSI on March 28, 2007.



The following companies participated in the October 25, 2006 job fair:

- Abt Associates Inc.—
   www.abtassociates.com
- Academy for Educational Development— AED—www.aed.org
- 3. ARD, Inc. www.ardinc.com
- Arizona State University—ASU www.asu.edu
- 5. Carana Corporation—www.carana.com
- 6. Casals & Associates—www.casals.com
- Chemonics International Inc. www.chemonics.com
- Creative Associates International—CAII www.caii.com
- Computer Sciences Corporation CSC www.csc.com
- Crown Agents Consultancy, Inc. www.crownagents.com
- Development Alternatives, Inc.—DAI www.dai.com
- DevTech Systems, Inc. www.devtechsys.com
- 13. DPK Consulting www.dpkconsulting.com
- 14. Federal Management Systems, Inc.—FMS—www.fmshq.com
- GlobalCorps (for OFDA) www.globalcorps.com
- Harlan Lee & Associates www.hlassociates.com
- 17. IFES—www.ifes.org

- International Relief and Development IRD—www.ird-dc.org
- International Resources Group IRG www.irgltd.com
- 20. John Snow, Inc. JSI-www.jsi.com
- 21. KellyFedSecure— www.kellyfedsecure.com
- 22. Lincoln Group—www.LincolnGroup.com
- 23. Lucent Technologies—www.lucent.com
- 24. Nathan Associates, Inc. www.nathaninc.com
- 25. Northern Virginia Community College NVCC—www.nvcc.edu/hr
- 26. Pact, Inc.—www.pactworld.org
- 27. PAE Government Services, Inc. www.pae-react.com

- 28. Planning & Development Collaborative International, Inc.—PADCO— www.padco.aecom.com
- 29. PRO-telligent LLC—www.PRO-telligent.com
- 30. Science Applications International Corporation SAIC—www.saic.com
- 31. Senior Employment Resources www.seniorjobs.org
- 32. The Services Group, Inc. TSG—www.tsginc.com
- 33. United Nations—IO/S/EA www.state.gov/p/io/empl
- 34. U.S. Investigative Services USIS—www.usis.com
- 35. :University Research Company, LLC—URC—www.urc-chs.com





#### CTC NEWSLETTER

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Also available on the internet at www.state.gov/m/fsi/tc